Please review this guide to learn more about your 2019 health plan and flexible spending account choices and coverages. Payroll deduction amount changes are inside.

**Eligibility**
The *Health Insurance Enrollment and Change* form defines eligibility for coverage and lists required documentation to be submitted with the enrollment form. Employees enrolling a designated eligible individual (DEI) must also complete and submit the DEI enrollment form, along with supporting tax documentation. Visit [wmich.edu/hr/openenrollment](http://wmich.edu/hr/openenrollment) for details.

**2019 Benefit Elections**
The elections made during this Open Enrollment period will be effective on January 1, 2019 and remain in effect through December 31, 2019. Payroll deduction changes begin with the first paycheck issued in January 2019. See inside for 2019 health plan employee contribution amounts. Open Enrollment is also a good time to update your address and life insurance beneficiary designations.

**Making Changes to Your Benefits**
A **qualifying life event** (a change in your situation, such as getting married, having a baby, switching childcare, or job change) is the only condition that can make you eligible for a special enrollment period to elect or make changes to your benefits outside of Open Enrollment.

When a qualifying life event occurs, you have **30 days** from the date of the event to report the change and submit supporting documents to Human Resources. If you do not report the event within the 30 day window, you will not be able to make changes until the next Open Enrollment period.

**Government Notices**
Every year the government issues important notices. It is our job to make sure you receive them. Please visit [wmich.edu/hr/openenrollment](http://wmich.edu/hr/openenrollment) to review the following notices:

- Health Insurance Portability and Accountability Act of 1996 (HIPAA) Notification of Privacy Practice
- Women’s Health and Cancer Rights Act (WHCRA) of 1998
- Children’s Health Insurance Program Reauthorization Act of 2009 (CHIPRA)
- COBRA Continuation of Coverage
- Notice Regarding Wellness Program
- Summary of Benefits and Coverage for Medical and Prescription Drug
- Summary of Benefits and Coverage for Employee Assistance Program

The charts in this guide provide an overview of some basic services. For complete coverage details, please see official plan documents at [wmich.edu/hr/openenrollment](http://wmich.edu/hr/openenrollment).

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**Actions to Take During Open Enrollment**

**If you want to change health plans or if you need to add, drop, or change dependent or other information:**
Complete a *Health Insurance Enrollment and Change* form.

**If you plan to enroll in or renew a Flexible Spending Account (FSA) election:**
Complete a *BASIC Flex Enrollment* form.

Note: If you are rolling over unused funds from your Health Care FSA (up to $500), consider that and the new $2,650 Health Care Account maximum when planning how much to contribute for 2019.

**If you do not wish to make any changes to your current benefits:**
No action is needed. Your current benefit elections (except for FSA) will carry over into 2019.

**All forms must be submitted to HR by 5 p.m. on Friday, November 16, 2018.**

Forms are available in the HR office or at [wmich.edu/hr/forms](http://wmich.edu/hr/forms).
## Community Blue PPO Health Plan Summary

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$1,000*</td>
<td>$2,000*</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>20% after deductible (50% for select services)</td>
<td>60% after deductible (50% for select services)</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$3,500</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

### You Pay…

- **Preventive care**: $0
- **Primary care provider**: $35 copay
- **Blue Cross Online Visits** (for health care): $0
- **Specialist**: $35 copay
- **Chiropractor**: $0 (limited to a combined 24-visit maximum per member, per year)
- **Urgent care**: $35 copay
- **Emergency room**: $150 copay (waived if you are admitted or for accidental injury)

#### Hospital services (surgery, delivery/nursery, etc.)
- The full amount until the deductible is met, then 20% coinsurance

#### Diagnostic testing (x-ray, labs, etc.)
- The full amount until the deductible is met, then 20% coinsurance

#### Advanced imaging (MRI, CT/PET Scan, etc.)
- The full amount until the deductible is met, then 20% coinsurance

#### Outpatient physical, speech, or occupational therapy (provided for rehabilitation)
- The full amount until the deductible is met, then 20% coinsurance (limited to a combined 60-visit maximum per member, per year)

#### Outpatient mental health care
- The full amount until the deductible is met, then 20% coinsurance ($35 copay for Online Visits)

*Prior authorization is required. A list of services that require approval before they are provided is available online at [bcbsm.com/importantinfo](http://bcbsm.com/importantinfo).

### Prescription Drug Information

**Prior Authorization / Step Therapy** may apply to certain prescriptions; it requires BCBSM approval before select prescription drugs are covered. Drugs requiring PA/ST can be found at [BCBSM.com/pharmacy](http://BCBSM.com/pharmacy).

If you use a **specialty drug**, go to [bcbsm.com/pharmacy](http://bcbsm.com/pharmacy), then click on **What are Specialty Drugs** to learn more about special coverage and mail order through **Walgreen’s Specialty Pharmacy**.

**Mail order from the Express Scripts Pharmacy** is a convenient way to fill your maintenance medications. For information on home delivery, visit [express-scripts.com](http://express-scripts.com) and create an account. You can also access information from your member site at [bcbsm.com](http://bcbsm.com).

### In-Network Pharmacy

<table>
<thead>
<tr>
<th></th>
<th>30 day retail</th>
<th>90 day mail order</th>
<th>90 day retail</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copay for a Tier 1 (generic) Rx</strong></td>
<td>$10</td>
<td>$20</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Copay for a Tier 2 (preferred brand) Rx</strong></td>
<td>$40</td>
<td>$80</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Copay for a Tier 3 (non-preferred brand) Rx</strong></td>
<td>$80</td>
<td>$160</td>
<td>$200</td>
</tr>
<tr>
<td><strong>Copay for a Tier 4 (preferred specialty) Rx</strong></td>
<td>15% to a max of $150</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Copay for a Tier 5 (non-preferred specialty) Rx</strong></td>
<td>25% to a max of $300</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Actual price is charged if less than copay. **Specialty drugs are limited to a 15 or 30 day supply.*
What You Need to Know

• You can go to any health care professional you want without a referral – in-network or out-of-network. If you choose to go out-of-network, you’ll have higher out-of-pocket costs, and not all services may be covered.

• In-network preventive care is covered at NO COST.

• There are BCBS PPO networks nationwide.

• Referrals may not be required.

• The Sindecuse Health Center, including pharmacy, is in-network. Sindecuse offers preferred pricing for prescription drugs.

• If you use diabetic medication and diabetic medical supplies, Rx copays are waived with Sindecuse and other in-network pharmacy providers.

• Copays and coinsurance will apply at Sindecuse, just like any other provider.

Blue Cross Online Visits

Everyone covered on your health care plan, including your spouse and child(ren), can get quality care anytime, anywhere through Blue Cross Online Visits℠. Using your smart phone, tablet or computer, you can have a face-to-face consultation with a certified health care professional from the comfort of your home or wherever you are. Online Visits offers both medical and behavioral health care at an affordable cost:

Medical Health Care  | $0 copay  
Behavioral Health Care | $35 copay

See a doctor right away for non-emergency medical issues or schedule a visit to talk with a therapist or psychiatrist. Commonly treated conditions include:

Cough  •  Sinus infection  •  Bronchitis  •  Vomiting  •  Diarrhea  •  Fever  •  Cold  •  Flu  
Pink eye  •  Headache  •  Depression  •  Anxiety  •  Grief  •  Insomnia

Create an account with Blue Cross Online Visits℠

Mobile  |  BCBSM Online Visits℠ app  
Web  |  bcbsmonlinevisits.com  
Call  |  844-606-1608

2019 Health Plan Pretax Payroll Deduction Amounts

Following are your pretax contributions per pay period for medical and prescription drug coverage. To earn or maintain the wellness incentive per pay premium rate reduction, you must complete the requirements of the Western Wellness program.

<table>
<thead>
<tr>
<th>26 Pay Periods</th>
<th>Individual</th>
<th>2-Person</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Blue PPO Plan</td>
<td>$42.25</td>
<td>$140.26</td>
<td>$202.08</td>
</tr>
<tr>
<td>With wellness incentive</td>
<td>$33.02</td>
<td>$131.03</td>
<td>$192.85</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>24 Pay Periods</th>
<th>Individual</th>
<th>2-Person</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Blue PPO Plan</td>
<td>$45.77</td>
<td>$151.95</td>
<td>$218.92</td>
</tr>
<tr>
<td>With wellness incentive</td>
<td>$35.77</td>
<td>$141.95</td>
<td>$208.92</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>18 Pay Periods</th>
<th>Individual</th>
<th>2-Person</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Blue PPO Plan</td>
<td>$61.02</td>
<td>$202.59</td>
<td>$291.89</td>
</tr>
<tr>
<td>With wellness incentive</td>
<td>$47.69</td>
<td>$189.26</td>
<td>$278.56</td>
</tr>
</tbody>
</table>

WMU’s Western Wellness program was designed to help you take charge of your health by providing resources that you can use to assess your current health, identify risk factors and make positive lifestyle changes. Complete the annual wellness assessment and receive the wellness incentive (see charts to the right for rate structure), which is a reduction in your health plan contributions each pay period throughout the calendar year.

There are three easy steps:

1. Online health risk assessment
2. Biometric screening
3. Health coaching session

Go to wmich.edu/wellness to access your health risk assessment and schedule your session with Holtyn & Associates, Sindecuse Health Center, or your primary care provider.

If you complete the program requirements by the end of 2018, you will receive the wellness incentive during calendar year 2019. To maintain your participation status, you must complete program requirements every calendar year.

wmich.edu/wellness
This guide is intended to be a summary of benefits offered and does not include complete coverage and policy details. In case of a discrepancy between the guide, the actual plan documents and policy statements, the actual plan documents and complete policy will prevail. For more information on what each benefit covers, see the individual benefit summaries, contracts or policies at: wmich.edu/hr and select your employee group.

**Flexible Spending Accounts (FSAs)**

FSA elections must be renewed each year during Open Enrollment.

**Health Care FSA**

The health care FSA lets you receive reimbursement with pretax dollars for certain IRS-approved medical care expenses not covered by your insurance plan. The annual maximum amount you may contribute to the health care FSA is **$2,650 for the 2019 calendar year**. The full amount you elect is available for use as of January 1, 2019. You may carry over up to $500 of unused funds into the 2020 calendar year. The “use it or lose it” rule applies to any remaining funds over $500.

**Dependent Care FSA**

The dependent care FSA lets you use pretax dollars toward qualified dependent care such as caring for children under the age of 13 or caring for elders so that you and your spouse can work. The annual maximum amount you may contribute to the dependent care FSA is **$5,000** (or $2,500 if married and filing income taxes separately) **for the 2019 calendar year**. Just like a typical bank account, you can only use what is currently available in your account. The annual amount you elect is divided and deposited with each pay period. The “use it or lose it” rule applies to this account, so you will want to be sure you only contribute the amount you know you will use during the 2019 calendar year.

**Employee Assistance Program (EAP)**

This convenient, professional, and confidential service is provided to you and your household members at no cost. Participants receive personal short-term counseling. All counselors are Master’s level, state licensed professionals with extensive experience in dealing with:

Marital and family issues • Addictions • Child care • Grief and loss • Relationships • Aging parents • Legal and financial concerns • Stress, anxiety and depression • Life enrichment techniques

For assistance anytime, call 800-969-6162 or visit helpneteap.com and click on work life login.

Username: cowboy
Password: employee

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**WMU Faculty and Staff Benefits / Wellness**

**EXPO**

**OCT 24 | 9AM – 3:30PM**

BERNHARD CENTER | EAST BALLROOM

**PRIZE DRAWINGS | GIVEAWAYS | FLU SHOTS | CONTINUING EDUCATION INFO | FOOD SAMPLES RECIPES | CHAIR MASSAGE | CONSULTATIONS | SCREENINGS**

For more information, visit wmich.edu/hr/benefits-expo
Contact Information

**Get the App**

**877-671-2583 (BCBSM)**
**800-662-6667 (BCN)**
bcbsm.com

» Medical, Prescription Drug, Dental, Vision

**800-282-2881**
express-scripts.com

» Mail order prescription drugs

**844-606-1608**
bcbsonlinevisits.com

» Blue Cross Online Visits

**269-387-3287**
w mich.edu/healthcenter

» Medical, Pharmacy, Wellness Programs, Assessments

**269-387-3762**
w mich.edu/wellness

» Consortium of Health & Wellness Services and Resources

**269-377-0198**
holwynhpc.com

» Wellness Program and Assessments

**269-387-4732**
w mich.edu/rec
Location: Student Recreation Center

» University Recreation

**269-387-7000**
w mich.edu/unifiedclinics
1000 Oakland Drive
Kalamazoo, MI 49008-5361

» Specialty Clinics

**269-387-0410**
westhillsathletic.com
2001 South 11th Street
Kalamazoo, MI 49009-5448

» West Hills Athletic Club

**800-969-6162**
helpneteap.com

» Employee Assistance Program

**800-444-1922 ext. 1**
basiconline.com

» Flexible Spending Accounts

**269-387-3620**
Fax: 269-387-3441
wmich.edu/hr
hr-ben@wmich.edu
Mailing:
1903 W Michigan Ave, Kalamazoo, MI 49008-5217
Location:
1300 Seibert Administration Building

» WMU Human Resources